

**NORTHWEST COMMERCIAL BANK**

	CPP Disbursement Date 02/13/2009	Cert 57191	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$74	\$78	5.2%		
Loans	\$62	\$65	5.1%		
Construction & development	\$5	\$6	21.7%		
Closed-end 1-4 family residential	\$8	\$7	-7.1%		
Home equity	\$0	\$0	1.2%		
Credit card	\$0	\$0			
Other consumer	\$3	\$3	-2.6%		
Commercial & Industrial	\$16	\$19	23.1%		
Commercial real estate	\$27	\$26	-5.1%		
Unused commitments	\$8	\$6	-28.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$4	\$4	-7.7%		
Cash & balances due	\$1	\$7	542.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$65	\$70	7.0%		
Deposits	\$63	\$67	7.3%		
Total other borrowings	\$2	\$2	0.0%		
FHLB advances	\$2	\$2	0.0%		
Equity					
Equity capital at quarter end	\$9	\$8	-7.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	11.0%	--		
Tier 1 risk based capital ratio	14.4%	13.1%	--		
Total risk based capital ratio	15.7%	14.3%	--		
Return on equity <sup>1</sup>	0.0%	-35.2%	--		
Return on assets <sup>1</sup>	0.0%	-4.1%	--		
Net interest margin <sup>1</sup>	4.7%	4.5%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	137.5%	36.1%	--		
Loss provision to net charge-offs (qtr)	115.4%	22.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.9%	1.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	2.2%	0.0%	--
Closed-end 1-4 family residential	3.1%	16.2%	0.0%	0.8%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	3.1%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	1.3%	--
Commercial real estate		7.8%	0.0%	0.0%	--
Total loans	1.4%	5.1%	0.2%	0.5%	--